

TCB HOLDING COMPANY

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 3345225	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$251	\$221	-11.9%		
Loans	\$194	\$139	-28.6%		
Construction & development	\$32	\$22	-30.4%		
Closed-end 1-4 family residential	\$28	\$21	-24.4%		
Home equity	\$0	\$0	-100.0%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-56.0%		
Commercial & Industrial	\$50	\$22	-55.8%		
Commercial real estate	\$77	\$68	-12.2%		
Unused commitments	\$12	\$2	-80.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$11	\$15	41.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$16	\$42	166.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$230	\$212	-7.7%		
Deposits	\$211	\$197	-6.5%		
Total other borrowings	\$8	\$0	-100.0%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$21	\$9	-58.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.6%	3.8%	--		
Tier 1 risk based capital ratio	9.6%	5.8%	--		
Total risk based capital ratio	14.5%	9.9%	--		
Return on equity ¹	-76.4%	-94.7%	--		
Return on assets ¹	-6.2%	-4.2%	--		
Net interest margin ¹	3.3%	2.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	19.6%	17.1%	--		
Loss provision to net charge-offs (qtr)	88.3%	32.3%	--		
Net charge-offs to average loans and leases ¹	7.2%	5.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	33.8%	37.2%	5.2%	2.8%	--
Closed-end 1-4 family residential	7.2%	10.4%	1.9%	0.2%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	49.3%	0.0%	1.8%	8.1%	--
Commercial & Industrial	25.9%	15.4%	2.3%	7.7%	--
Commercial real estate	6.9%	20.6%	1.1%	0.3%	--
Total loans	16.5%	20.1%	2.2%	2.1%	--